Amendments to the Claims:

Please cancel claims 757, 761-763, 765, 769, 770 and 795 without prejudice.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

1-752. (Cancelled).

753. (Currently amended): A method, comprising:

providing claim data regarding a real vehicle accident to a computer system via a graphical user interface,;

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical vehicle accidents involving two or more vehicles, wherein the sets of characteristics for the past or theoretical accident comprise two or more pairs of impact points for the past or theoretical accidents, wherein, for each of at least one of the pairs for the past or theoretical accidents, one impact point of the pair is an impact point for a first vehicle in a past or theoretical vehicle accident and the other impact point of the pair is an impact point for a second vehicle in the past or theoretical vehicle accident, and wherein a determination of a right of way is associated with one or more of the sets of characteristics for the past or theoretical vehicle accidents,

wherein each of at least two of the two or more pairs of impact points for the past or theoretical vehicle accidents is associated with a roadway configuration/accident type combination, wherein the accident type specifies a relationship between two or more

vehicles' paths on a roadway at the time of a vehicle accident,

wherein each of at least two of the pairs of impact points for the past or theoretical accidents is associated with a base liability;

providing data regarding at least one vehicle involved in the real vehicle accident to the computer system via the graphical user interface, wherein providing the data regarding at least one vehicle involved in the real vehicle accident to the computer system via the graphical user interface comprises:

displaying a plurality of roadway configurations for a vehicle accident, wherein the roadway configurations are selectable by a user;

receiving a selection by a user of one or more of the roadway configurations for the real vehicle accident;

displaying a plurality of accident types for a vehicle accident, wherein the accident types are selectable by a user, wherein the accident type for the vehicle accident specifies a relationship between two or more vehicles' paths on a roadway at the time of the vehicle accident;

receiving a selection by a user of one or more of the accident types for the real vehicle accident;

displaying a graphical representation of at least two vehicles and a plurality of impact points for the at least two vehicles, wherein the impact points are selectable by a user; and

receiving a selection by a user of at least one pair of impact points for the real vehicle accident, wherein, for at least one of the pairs of impact points, one

impact point in the pair of impact points corresponds to one vehicle in the real vehicle accident, wherein the other impact point in the pair of impact points corresponds to another vehicle in the real vehicle accident;

providing an assessment of the vehicle accident to the computer system via the graphical user interface, the assessment of the vehicle accident comprising an ~~assessment~~ estimate of the liability of an insured party involved in the accident ~~as a proportion of the total liability for the accident~~, wherein providing an assessment of the vehicle accident comprises:

the computer system searching, from within a first database table having the pairs of impact points for the past or theoretical accidents, for a pair of impact points associated with the roadway configuration/accident type combination specified for the real vehicle accident that at least partially matches the pair of impact points specified for the real vehicle accident; and

estimating, as a proportion of the total liability for the accident, the liability of an insured party involved in the accident, wherein estimating the liability comprises the computer system extracting, from a second database table, a base liability associated with at least one pair of impact points for the past or theoretical accidents associated with the roadway configuration/accident type combination specified for the real vehicle accident;

displaying a consultation report via the graphical user interface, wherein displaying a consultation report comprises displaying the assessment of the liability of the insured party; and

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle accident in a memory associated with the computer system.

754. (Cancelled).

755. (Previously presented): The method of claim 753, wherein the consultation report comprises the claim data, the data regarding the at least one vehicle, and the assessment.

756. (Previously presented): The method of claim 753, wherein the consultation report comprises a range of liability for an insured party involved in the vehicle accident, wherein the liability is a proportion of the total liability for the accident.

757. (Cancelled).

758. (Original): The method of claim 753, wherein the claim data comprises policy data, and wherein the policy data comprises a claim number, a policy number, policy limits, or policy dates.

759. (Original): The method of claim 753, wherein the claim data comprises information regarding parties involved in the vehicle accident.

760-765. (Cancelled).

766. (Original): The method of claim 753, wherein the claim data comprises whether there were injuries in the vehicle accident.

767. (Original): The method of claim 753, wherein the claim data comprises a jurisdiction in which the vehicle accident occurred.

768-771. (Cancelled).

772. (Previously presented): The method of claim 753, wherein the assessment of the vehicle accident comprises a symbolic representation of an accident type, wherein the accident type is selected by a user, further comprising displaying the symbolic representation.

773. (Original): The method of claim 772, wherein the accident type is selected from the group consisting of a rear ender, a left turn crossing traffic, a left turn across traffic, a left turn entering traffic, a right turn entering traffic, dual turns to same lane, concurrent left turns, a U-turn, a parked vehicle merging into traffic from right, a parked vehicle merging into traffic from left, a merge from left, a merge from right, concurrent merges to a single lane, a collision with a parked vehicle, a collision while backing, a head on, and a straight cross traffic collision.

774. (Previously presented): The method of claim 753, wherein the assessment of the vehicle accident comprises a symbolic representation of a roadway configuration at a location of the vehicle accident, wherein the roadway configuration is selected by a user, further comprising displaying the symbolic representation.

775. (Original): The method of claim 774, wherein the roadway configuration is selected from the group consisting of a two or more lane road, a divided road with a median that can be crossed, a four-way intersection, a T-angle intersection, a merging of one roadway into another, a curve, a parking lot with two-way traffic, a parking lot with one way traffic, a center turn lane, and a two or more lane road divided by a physical barrier.

776. (Previously presented): The method of claim 753, wherein the assessment of the vehicle accident comprises an impact point of the at least one vehicle involved in the vehicle accident, wherein the impact point is selected by the user, wherein the proportion of liability of the insured party is at least partially based on the impact point.

777. (Previously presented): The method of claim 776, further comprising displaying a symbolic representation of the impact point selected by the user.

778. (Original): The method of claim 776, wherein the impact point is selected from the group consisting of right front corner, right front fender, right middle, right rear quarter-panel, right rear corner, rear middle, left rear corner, left rear quarter-panel, left middle, left front fender, left front corner, and front middle.

779. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a description of the vehicle accident.

780. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises environmental conditions at a location of the vehicle accident.

781. (Cancelled).

782. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a condition of a driver of the at least one vehicle involved in the vehicle accident.

783. (Original): The method of claim 782, wherein the condition of the driver comprises an effect of alcohol, illicit drugs, prescription drugs, driver inattention, corrective lenses, driver inexperience, driver fatigue, or driver illness.

784. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises human actions.

785. (Original): The method of claim 784, wherein the human actions comprise following too closely, driving with headlights off, driving at an unsafe speed, a sudden stop or swerve, a failure to take evasive action, driving with high beams on, an improper lane change, improper parking, or improper signaling.

786. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises an assessment of a condition of the at least one vehicle involved in the accident.

787. (Original): The method of claim 786, wherein the condition comprises defective equipment.

788. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a speed limit at a location of the vehicle accident.

789. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a speed of the at least one vehicle involved in the vehicle accident.

790. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises identification of traffic controls at a location of the vehicle accident.

791. (Original): The method of claim 790, wherein the traffic control is selected from the group consisting of a red light, a yellow light, a green light, a left turn arrow, a right turn arrow, a stop sign, a yield sign, a flashing red light, a flashing yellow light, a police officer signaling stop, a police officer signaling proceed, a crossing guard signaling proceed, a crossing guard signaling stop, a flagger signaling proceed, a flagger signaling stop, another person signaling proceed, another person signaling stop, an emergency vehicle, and a school bus.

792. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether traffic control devices were obeyed by the at least one vehicle involved in the vehicle accident.

793. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether traffic controls were defective at a location of the vehicle accident.

794. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether the at least one vehicle involved in the vehicle accident was defective.

795. (Cancelled).

796. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether roadway defects were present at a location of the vehicle accident.

797-798. (Cancelled).

799. (Original): The method of claim 753, wherein the assessment of the vehicle accident comprises a determination of whether occupants in the at least one vehicle involved in the vehicle accident were wearing seatbelts.

800. (Currently amended): A system, comprising:

a CPU;

a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method for estimating liability, the method comprising:

providing claim data regarding a real vehicle accident via a graphical user interface,

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical vehicle accidents involving two or more vehicles, wherein the sets of characteristics for the past or theoretical accident comprise two or more pairs of impact points for the past or theoretical accidents, wherein, for each of at least one of the pairs for the past or theoretical accidents, one impact point of the pair is an impact point for a first vehicle in a past or theoretical vehicle accident and the other impact point

of the pair is an impact point for a second vehicle in the past or theoretical vehicle accident, and wherein a determination of a right of way is associated with one or more of the sets of characteristics for the past or theoretical vehicle accidents,

wherein each of at least two of the two or more pairs of impact points for the past or theoretical vehicle accidents is associated with a roadway configuration/accident type combination, wherein the accident type specifies a relationship between two or more vehicles' paths on a roadway at the time of a vehicle accident,

wherein each of at least two of the pairs of impact points for the past or theoretical accidents is associated with a base liability;

providing data regarding at least one vehicle involved in the real vehicle accident via the graphical user interface, wherein providing the data regarding at least one vehicle involved in the real vehicle accident to the computer system via the graphical user interface comprises:

displaying a plurality of roadway configurations for a vehicle accident, wherein the roadway configurations are selectable by a user;

receiving a selection by a user of one or more of the roadway configurations for the real vehicle accident;

displaying a plurality of accident types for a vehicle accident, wherein the accident types are selectable by a user, wherein the accident type for the vehicle accident specifies a relationship between two or more vehicles' paths on a roadway at the time of the vehicle accident;

receiving a selection by a user of one or more of the accident types for the real vehicle accident;

displaying a graphical representation of at least two vehicles and a plurality of impact points for the at least two vehicles, wherein the impact points are selectable by a user; and

receiving a selection by a user of at least one pair of impact points for the real vehicle accident, wherein, for at least one of the pairs of impact points, one impact point in the pair of impact points corresponds to one vehicle in the real vehicle accident, wherein the other impact point in the pair of impact points corresponds to another vehicle in the real vehicle accident;

providing an assessment of the vehicle accident via the graphical user interface, the assessment of the vehicle accident comprising an ~~assessment~~ estimate of the liability of an insured party involved in the accident ~~as a proportion of the total liability for the accident~~, wherein providing an assessment of the vehicle accident comprises:

the computer system searching, from within a first database table having the pairs of impact points for the past or theoretical accidents, for a pair of impact points associated with the roadway configuration/accident type combination specified for the real vehicle accident that at least partially matches the pair of impact points specified for the real vehicle accident; and

estimating, as a proportion of the total liability for the accident, the liability of an insured party involved in the accident, wherein estimating the liability comprises the computer system extracting, from a second database table, a base liability associated with at least one pair of impact points for the past or theoretical accidents associated with the roadway configuration/accident type combination specified for the real vehicle accident;

displaying a consultation report via the graphical user interface, wherein displaying a consultation report comprises displaying the assessment of the liability of the insured party; and

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle accident in the data memory.

801. (Currently amended): A computer readable storage medium comprising program instructions stored thereon, wherein the program instructions are computer-executable to implement a method comprising:

providing claim data regarding a real vehicle accident to a computer system via a graphical user interface,

wherein the computer system is configured to access a memory, wherein the memory comprises sets of characteristics for past or theoretical vehicle accidents involving two or more vehicles, wherein the sets of characteristics for the past or theoretical accident comprise two or more pairs of impact points for the past or theoretical accidents, wherein, for each of at least one of the pairs for the past or theoretical accidents, one impact point of the pair is an impact point for a first vehicle in a past or theoretical vehicle accident and the other impact point of the pair is an impact point for a second vehicle in the past or theoretical vehicle accident, and wherein a determination of a right of way is associated with one or more of the sets of characteristics for the past or theoretical vehicle accidents,

wherein each of at least two of the two or more pairs of impact points for the past or theoretical vehicle accidents is associated with a roadway configuration/accident type combination, wherein the accident type specifies a relationship between two or more vehicles' paths on a roadway at the time of a vehicle accident,

wherein each of at least two of the pairs of impact points for the past or theoretical accidents is associated with a base liability;

providing data regarding at least one vehicle involved in the real vehicle accident to the computer system via the graphical user interface, wherein providing the data regarding at least one vehicle involved in the real vehicle accident to the computer system via the graphical user interface comprises:

displaying a plurality of roadway configurations for a vehicle accident, wherein the roadway configurations are selectable by a user;

receiving a selection by a user of one or more of the roadway configurations for the real vehicle accident;

displaying a plurality of accident types for a vehicle accident, wherein the accident types are selectable by a user, wherein the accident type for the vehicle accident specifies a relationship between two or more vehicles' paths on a roadway at the time of the vehicle accident;

receiving a selection by a user of one or more of the accident types for the real vehicle accident;

displaying a graphical representation of at least two vehicles and a plurality of impact points for the at least two vehicles, wherein the impact points are selectable by a user; and

receiving a selection by a user of at least one pair of impact points for the real vehicle accident, wherein, for at least one of the pairs of impact points, one impact point in the pair of impact points corresponds to one vehicle in the real

vehicle accident, wherein the other impact point in the pair of impact points corresponds to another vehicle in the real vehicle accident;

providing an assessment of the vehicle accident to the computer system via the graphical user interface, the assessment of the vehicle accident comprising an ~~assessment~~ estimate of the liability of an insured party involved in the accident ~~as a proportion of the total liability for the accident~~, wherein providing an assessment of the vehicle accident comprises:

the computer system searching, from within a first database table having the pairs of impact points for the past or theoretical accidents, for a pair of impact points associated with the roadway configuration/accident type combination specified for the real vehicle accident that at least partially matches the pair of impact points specified for the real vehicle accident; and

estimating, as a proportion of the total liability for the accident, the liability of an insured party involved in the accident, wherein estimating the liability comprises the computer system extracting, from a second database table, a base liability associated with at least one pair of impact points for the past or theoretical accidents associated with the roadway configuration/accident type combination specified for the real vehicle accident;

displaying a consultation report via the graphical user interface, wherein displaying a consultation report comprises displaying the assessment of the liability of the insured party; and

storing the claim data regarding the vehicle accident, the data regarding at least one vehicle involved in the vehicle accident, and the assessment of the vehicle accident in a memory associated with the computer system.

802-844. (Cancelled).

845. (Previously presented): The method of claim 753, further comprising selecting a roadway configuration corresponding to the vehicle accident and an accident type corresponding to the vehicle type, wherein the combination of the roadway configuration and the accident type are associated with a plurality of pairs of impact points.

846. (Previously presented): The method of claim 845, wherein the proportion of liability of the insured party is based on a liability corresponding to one of the pairs of impact points.

847. (Previously presented): The method of claim 753, further comprising displaying a plurality of combinations of a roadway configuration and an accident type, and receiving a selection by a user of one of the combinations for the vehicle accident being assessed, wherein the assessment of liability for the vehicle accident is based on the selected combination.

848. (Previously presented): The method of claim 847, wherein the display of the plurality of combinations of roadway configurations and accident types comprises one or more indicators that one or more of the combinations is implausible.

849. (Previously presented): The method of claim 753, wherein the assessment of liability of the insured party comprises a base liability, and upper range a liability, and a lower range of liability.

850. (Previously presented): The method of claim 753, further comprising:

displaying a graphical representation of at least one vehicle and a plurality of impact points for the at least one vehicle, wherein the impact points are selectable by a user; and

receiving a selection by a user of one or more of the impact points corresponding to the vehicle accident.

851. (Previously presented): The method of claim 753, further comprising:

displaying a graphical representation of at least two vehicles and a plurality of impact points for the at least two vehicles, wherein the impact points are selectable by a user; and

receiving a selection by a user of one or more of the impact points for each of the vehicles corresponding to the vehicle accident.

852. (Previously presented): The method of claim 753, wherein the proportion is expressed as a percentage.

853. (New): The method of claim 753, further comprising:

determining plausibility of at least one combination of accident type and roadway configuration;

storing determinations of one or more implausible combinations of accident type and roadway configuration in a memory of the computer system;

automatically displaying, when a user selects one of the one or more implausible combinations of accident type and roadway configuration, a report that the selected combination of accident type and roadway configuration is implausible.

854. (New): The method of claim 853, wherein the determination of plausibility of two or more accident type/roadway configurations is made through a knowledge acquisition process.

855. (New): The method of claim 753, further comprising:

determining plausibility of at least one combination of accident type and roadway configuration;

storing at least one determination of one or more implausible combinations of accident type and roadway configuration in a memory of the computer system;

displaying a discords report frame, wherein the discords report frame indicates to a user that a selected combination of accident type and roadway configuration is implausible; and

allowing the user, upon displaying the discords report frame, the choice of either:

changing the selection of at least one of the accident type or roadway configuration, or

proceeding to a manual assessment using the existing selections of accident type and roadway configuration.

856. (New): The method of claim 753, wherein the base liability associated with at least one of the at least two of the pairs of impact points for the past or theoretical accidents comprises a lower bound of liability and an upper bound of liability.

857. (New): The method of claim 753, wherein the base liability associated with at least one of the at least two of the pairs of impact points for the past or theoretical accidents is estimated by one or more expert claims adjusters through a knowledge acquisition process.

858. (New): The method of claim 753, further comprising determining which of at least two vehicles in the real vehicle accident had the right of way, wherein the base liability associated with at least one of the pairs of impact points comprises at least a first value for base liability corresponding to the first vehicle having the right of way in the vehicle accident and at least a second value for base liability corresponding to the second vehicle having the right of way in the vehicle accident.

859. (New): The method of claim 753, further comprising determining which of at least two vehicles in the real vehicle accident had the right of way, wherein the base liability associated with at least one of the pairs of impact points comprises a first set of values for base liability corresponding to the first vehicle having the right of way in the vehicle accident and a second set of values for base liability corresponding to the second vehicle having the right of way in the vehicle accident, wherein at least one of the sets of values comprises a base liability and upper and lower bound of liability.

860. (New): The method of claim 753, wherein the sets characteristics for past or theoretical accidents comprise two or more impact groups for the past or theoretical accidents, wherein at least two of the pairs of impact points are included in the impact groups,

wherein each of at least two of the impact groups for the past or theoretical vehicle accidents is associated with a roadway configuration/accident type combination, wherein the accident type specifies a relationship between two or more vehicles' paths on a roadway at the time of a vehicle accident, wherein the roadway configuration/accident type

combination associated with at least one of the impact groups for the past or theoretical vehicle accidents is different from the roadway configuration/accident type combination for at least one other of the impact groups for the past or theoretical vehicle accidents,

wherein a first base liability is the same for all the pairs of impact points in at least one of the impact groups for the past or theoretical accidents, wherein a second base liability is the same for all the pairs of impact points in at least one of the impact groups for the past or theoretical accidents, and

wherein the computer system searching for a pair of impact points associated with the roadway configuration/accident type combination specified for the real vehicle accident that at least partially matches the pair of impact points specified for the real vehicle accident comprises searching for the impact group from among the impact groups for the past or theoretical accidents that matches the pair of impact points specified in the real vehicle accident.